

Under a Conveyance and Assumption Agreement, The Manufacturers Life Insurance Company assumed all of the liabilities of The Standard Life Assurance Company of Canada.

What is a Death Benefit Guarantee?

A Death Benefit Guarantee is one of the benefits of a segregated fund that is equal to at least 75 per cent (and up to 100 per cent, depending on the contract) of premiums less previous withdrawals.¹ It protects the value of your client's investment upon death. It is paid to a named beneficiary or to your client's estate if they do not name one. The level of guarantee may be impacted by their age at the time they invest their first premium. The Death Benefit Guarantee applies if the client dies before the series matures. It pays the greater of: the series value or the guaranteed amount as per the series terms. Certain conditions apply.

Who is it for?

- ▶ Clients wanting to simplify their estate or wealth transfer
- ▶ Clients who opened an Ideal Segregated Funds Signature 2.0 contract

How does Ideal Segregated Funds Signature 2.0 help you protect your estate better?

For Ideal 75/100 Series and Ideal 100/100 Series, 100% Death Benefit Guarantee on current and future payments within the same series. (First premium payment to the series has to be made before age 80, otherwise the Death Benefit Guarantee will be 75%).

Benefits to the client:

- ▶ Peace of mind: through Maturity and Death Benefit Guarantees² on their investments
- ▶ Make sure their legacy goes a long way: Ensure beneficiaries receive income payments instead of lump sum payments using our Gradual Inheritance Concept

Benefits to the advisor:

- ▶ Estate planning tool
- ▶ Account consolidation opportunities
- ▶ Providing clients with increased flexibility and options

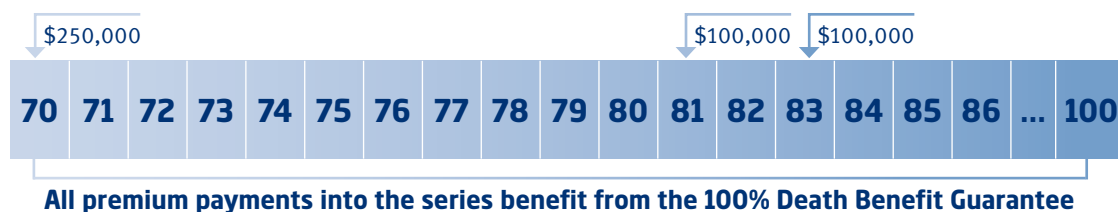
Ideal Segregated Funds Signature 2.0 guarantees are a great estate planning tool.

Case study: Jane Rogers, age 70

At age 70 she downsizes her home and decides to invest \$250,000 of the proceeds into an Ideal Segregated Funds Signature 2.0 contract.

At age 81, market turmoil makes her worried and she moves her mutual funds (amounting to \$100,000) to her existing Ideal Segregated Funds Signature 2.0 contract. This additional premium payment benefits from the same **100% Death Benefit Guarantee** as her initial premium.

At age 83, a \$100,000 GIC matures and she decides to consolidate her investment into her existing Ideal Segregated Funds Signature 2.0 contract. This additional premium payment also benefits from the **100% Death Benefit Guarantee**.



5 compelling reasons to sell Ideal Segregated Funds Signature 2.0

1. 100% Death Benefit Guarantee² on all premium payments
2. Ideal 75/100 & Ideal 100/100 Series under one contract
3. Plenty of investment fund choices for Ideal 75/100 and Ideal 100/100 Series
4. Platinum Option offers low Management Fees. Example: Ideal Monthly Income Fund MER: 2.21%³
5. Both series are also available in Low Load, No Load, and Back-End Load options.

¹ Key Facts About Segregated Fund Contracts: Canadian Life and Health Insurance Association Inc.

² First premium payment to series must be before the annuitant reaches age 80 to benefit from the 100% Death Benefit Guarantee. If the annuitant is age 80 or over at the time of the first premium payment, the Death Benefit Guarantee is 75% for all premiums allocated to the series.

³ Based on Ideal 75/100 Series Platinum no-load option. Minimum premium of \$250,000 is required per contract for the Platinum no-load option. (Fund Code: SLI7413S).

For advisor use only. This document is not intended for public distribution.

Ideal 75/100 Series and Ideal 100/100 Series are offered in our Ideal Segregated Funds Signature 2.0 Contract, which is an insurance product. Ideal 75/75 Series is also available in our Ideal Segregated Funds Signature 2.0 Contract, which offers a 75% maturity/payout benefit guarantee, a 75% death benefit guarantee and two investment options. A description of the key features and the terms and conditions of The Manufacturers Life Insurance Company's Ideal Segregated Funds Signature 2.0 is contained in the Information Folder and Contract. Please refer to the section on resets for more information on the rules governing this feature. The information has been simplified for the purposes of this document and, if there are any inconsistencies between the information presented in this document and the Ideal Segregated Funds Signature 2.0 Information Folder and Contract, the Information and Contract will prevail. Subject to any applicable guarantees, any part of the premium or other amount allocated to an Ideal Segregated Fund is invested at the risk of the contractholder and may increase or decrease in value according to fluctuations in the market value of the assets of the Ideal Segregated Fund.

The Manufacturers Life Insurance Company

www.standardlife.ca